

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michal J. Ghafoor**  
Debtor(s)

Bankruptcy Case No.: 19-20118-GLT  
Issued Per 7/25/2019 Proceeding  
Chapter: 13  
Docket No.: 36 - 31  
Concil. Conf.: July 25, 2019 at 09:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 12, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$772.00 as of August, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Jul. 25, 2019 at 09:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: A Fee application is need if any fee (including retainer) exceeds \$4,000.00 including any fees paid to prior counsel.

Attorney Fees based on retainer of \$87.00

**(2.) *IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) **IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



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Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: July 25, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Michal J. Ghafoor  
Debtor

Case No. 19-20118-GLT  
Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
Form ID: 149

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db +Michal J. Ghafoor, 516 Kelly Avenue, Pittsburgh, PA 15221-3132  
cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
Pittsburgh, PA 15233-1828  
cr +U\$X Federal Credit Union, 1293 Freedom Road, P.O. Box 1728, Cranberry TWP, PA 16066-0728  
14995479 +Allegheny Health Network, 1307 Federal Street, Pittsburgh, PA 15212-4769  
14976287 +Bayview Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1837  
14976289 +Credence Resource Mana, 17000 Dallas Pkwy Ste 20, Dallas, TX 75248-1938  
14976292 +East End Food Co-op Fc, 7516 Meade St, Pittsburgh, PA 15208-2549  
14995481 +East Liberty Family Health Care Center, P.O. Box 643259, Pittsburgh, PA 15264-3259  
14995482 +Family Foot Care, 104 Technology Dr., Suite 103, Butler, PA 16001-1801  
14995483 +Greater Pittsburgh Orthopaedic Assoc., 5820 Centre Avenue, Pittsburgh, PA 15206-3710  
14995485 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499  
14995486 +PNC Mortgage, Po Box 8807, Dayton, OH 45401-8807  
14995487 +Recovery Solutions Group, LLC, 1008 Mattlind Way, Milford, DE 19963-5300  
14995488 +Redevelopment Authority of Allegheny Co., 900 Chatham Center, 112 Washington Place,  
Pittsburgh, PA 15219-3458  
14985484 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
14976294 +Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244  
14995490 +State Collection Service, 2509 S Stoughton Road, Madison, WI 53716-3314  
14995492 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472  
14976295 +U\$X Federal Credit Uni, 600 Grant St, Pittsburgh, PA 15219-2702  
14995494 +ZenResolve, LLC, 4720 E Cotton Gin Loop, Suite 135, Phoenix, AZ 85040-8850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15006125	+E-mail/Text: g20956@att.com Jul 26 2019 03:14:30 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14976286	+E-mail/Text: bankruptcy@rentacenter.com Jul 26 2019 03:14:44 Acceptance Now, 5501 Headquarters Drive, Plano, TX 75024-5837
14995480	+E-mail/Text: bkrpt@retrievalmasters.com Jul 26 2019 03:14:10 American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
15005556	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 26 2019 03:14:28 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
14976288	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 26 2019 03:24:02 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14998204	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 26 2019 03:24:38 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14976290	+E-mail/Text: bankruptcy_notifications@ccsusa.com Jul 26 2019 03:14:43 Credit Collection Serv, Po Box 607, Norwood, MA 02062-0607
14976291	+E-mail/Text: bankruptcy@scccompanies.com Jul 26 2019 03:13:32 Dr Leonards/carol Wrig, Po Box 2845, Monroe, WI 53566-8045
15010968	+E-mail/Text: kburkley@bernsteinlaw.com Jul 26 2019 03:14:38 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995484	+E-mail/Text: cio.bncmail@irs.gov Jul 26 2019 03:13:44 IRS Special Procedures Branch, 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107
14976293	+E-mail/Text: bknottices@professionalcredit.com Jul 26 2019 03:14:26 Professional Cred 2892 Crescent Ave, Eugene, OR 97408-7397
14995489	+E-mail/PDF: clerical@simmassociates.com Jul 26 2019 03:23:24 SIMM Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354
14995491	E-mail/PDF: gecsedri@recoverycorp.com Jul 26 2019 03:23:55 Synchrony Bank/HHGregg, P.O. Box 965004, Orlando, FL 32896-5004
15007617	E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Jul 26 2019 03:24:15 Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14995493	+E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 26 2019 03:13: Verizon Wireless Bankruptcy Admin, 500 Technology Dr., Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bayview Loan Servicing, LLC, a Delaware Limited Li  
cr\* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,  
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Michal J. Ghafoor gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com  
James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company bkgroup@kml1lawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Natalie N. Piscione on behalf of Creditor U\$X Federal Credit Union covellilawoffices@yahoo.com, ndantonio@covellilaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmeccf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7